## ABSTRACT OF THE DISCLOSURE

A portable terminal [[20]] according to the present invention comprises a value entity receiver [[21]], an application receiver [[23]], an application verifier [[24]], and a value entity transmitter [[27]]. The value entity receiver [[21]] receives a value entity [[11a]] accompanied by a public key [[A1]] corresponding to a private key [[A2]], and the value entity [[11a]] received is stored into a value entity storage [[22]]. The application receiver [[23]] receives an application [[31a]] electronically signed by the private key [[A2]], via an ad hoc network [[N2]]. The application verifier [[24]] verifies the application [[31a]] through the use of the public key [[A1]], and when the application is successfully verified, the value entity transmitter [[27]] transmits (or transfers) the value entity [[11a]] to a store server [[30]] through the use of the application [[31a]].